

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

TAYE COLES

Debtor(s)

Case No. 11-26803CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/04/2011.
- 2) The plan was confirmed on 01/06/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 05/24/2012, 08/14/2012, 07/23/2013, 12/10/2013, 05/13/2015, 08/17/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/13/2015, 07/13/2016, 07/13/2016.
- 5) The case was dismissed on 09/28/2016.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$36,468.73.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$59,049.61
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$59,049.61

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$8,106.75
Court Costs \$0.00
Trustee Expenses & Compensation \$2,010.36
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$10,117.11

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS TRAVEL RELAT	Unsecured	1,521.77	1,521.77	1,521.77	0.00	0.00
AMERICAN INFOSOURCE LP	Unsecured	NA	66.47	66.47	0.00	0.00
ASPIRE/CARD SVCS**	Unsecured	1,290.62	NA	NA	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	1,127.37	1,353.57	1,353.57	0.00	0.00
CANDICA LLC	Unsecured	NA	1,102.95	1,102.95	0.00	0.00
CAPITAL ONE BANK NA**	Unsecured	NA	1,106.12	1,106.12	0.00	0.00
CAVALRY PORTFOLIO SERVICES LL	Unsecured	16,600.00	20,220.24	20,220.24	0.00	0.00
CAVALRY PORTFOLIO SERVICES LL	Unsecured	NA	10,218.86	10,218.86	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	5,550.35	5,550.35	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	NA	233.07	233.07	0.00	0.00
ECMC(*)	Unsecured	NA	1,695.78	1,695.78	0.00	0.00
EQUITABLE GAS CO (*)	Priority	NA	NA	NA	4,652.06	0.00
JPMORGAN CHASE BANK	Secured	0.00	11,525.05	9,046.44	7,102.43	0.00
JPMORGAN CHASE BANK	Priority	0.00	0.00	0.00	9,673.65	0.00
JPMORGAN CHASE BANK	Secured	24,700.00	34,015.96	24,969.52	22,389.25	3,400.23
MIDLAND FUNDING LLC BY AMERIC	Unsecured	NA	552.88	552.88	0.00	0.00
MIDLAND FUNDING LLC BY AMERIC	Unsecured	NA	3,018.88	3,018.88	0.00	0.00
MIDLAND FUNDING LLC BY AMERIC	Unsecured	NA	874.46	874.46	0.00	0.00
MIDLAND FUNDING LLC BY AMERIC	Unsecured	NA	271.50	271.50	0.00	0.00
MIDLAND FUNDING LLC BY AMERIC	Unsecured	NA	2,292.54	2,292.54	0.00	0.00
MIDLAND FUNDING LLC BY AMERIC	Unsecured	402.00	987.72	987.72	0.00	0.00
N BRADDOCK BORO-TRASH FEES	Secured	NA	442.25	442.25	184.03	208.84
N BRADDOCK BORO-TRASH FEES	Secured	NA	736.20	736.20	323.88	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	NA	213.72	213.72	0.00	0.00
PYOD LLC	Unsecured	NA	1,918.04	1,918.04	0.00	0.00
RJM ACQUISITIONS LLC*++	Unsecured	696.46	NA	NA	0.00	0.00
SCS INC++	Unsecured	528.19	NA	NA	0.00	0.00
WOODLAND HILLS SD (N BRADDOCK)	Secured	949.22	932.00	932.00	605.13	323.81
WOODLAND HILLS SD (N BRADDOCK)	Secured	0.00	99.49	99.49	69.19	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$24,969.52	\$22,389.25	\$3,400.23
Mortgage Arrearage	\$9,046.44	\$7,102.43	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$2,209.94	\$1,182.23	\$532.65
TOTAL SECURED:	\$36,225.90	\$30,673.91	\$3,932.88
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$14,325.71	\$0.00
TOTAL PRIORITY:	\$0.00	\$14,325.71	\$0.00
GENERAL UNSECURED PAYMENTS:	\$53,198.92	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$10,117.11</u>
Disbursements to Creditors	<u>\$48,932.50</u>
TOTAL DISBURSEMENTS :	<u>\$59,049.61</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/05/2016

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.